Chapter 3

Claims

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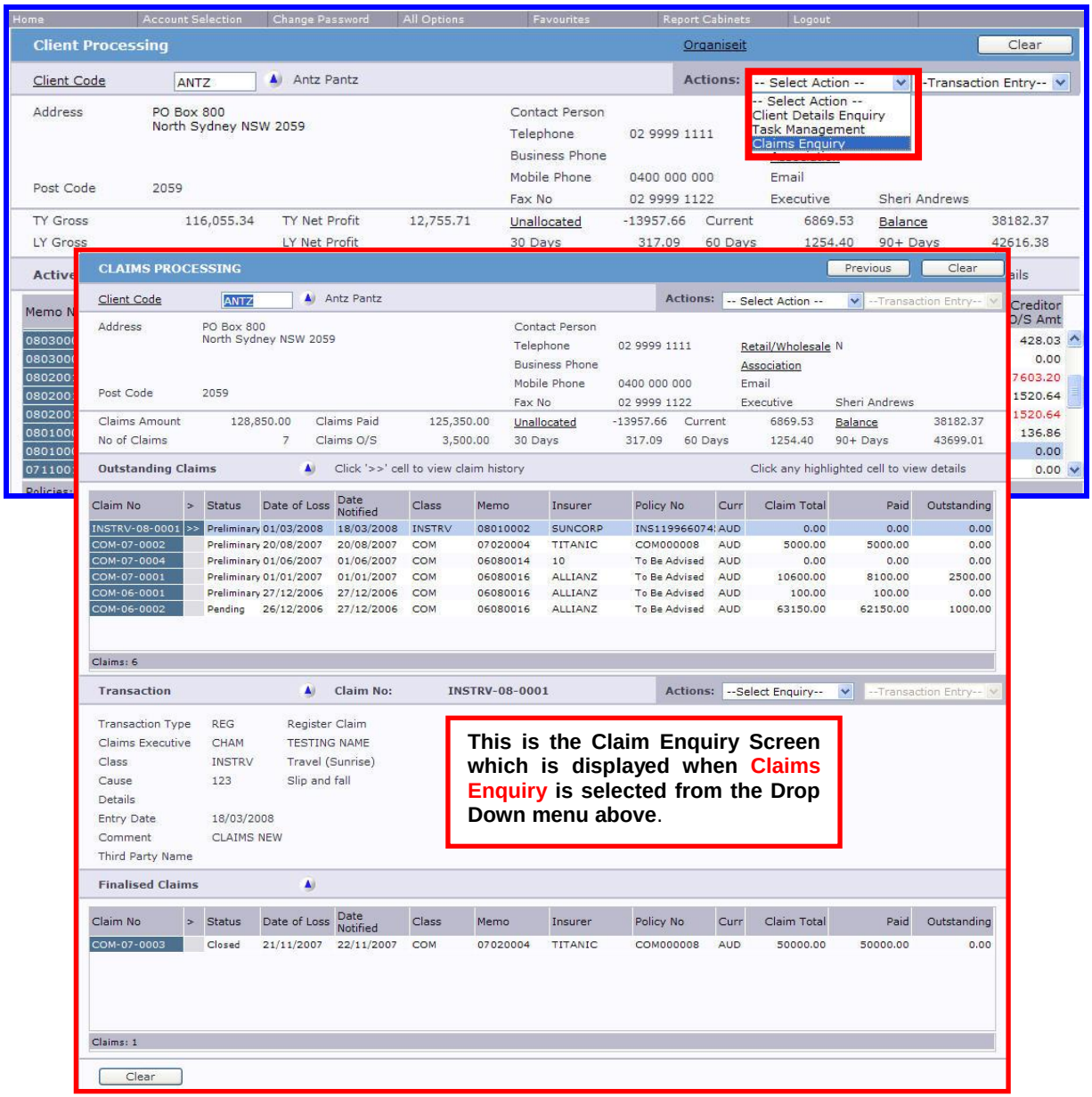
Chapter 3 - Claims

Accessing the Claims System

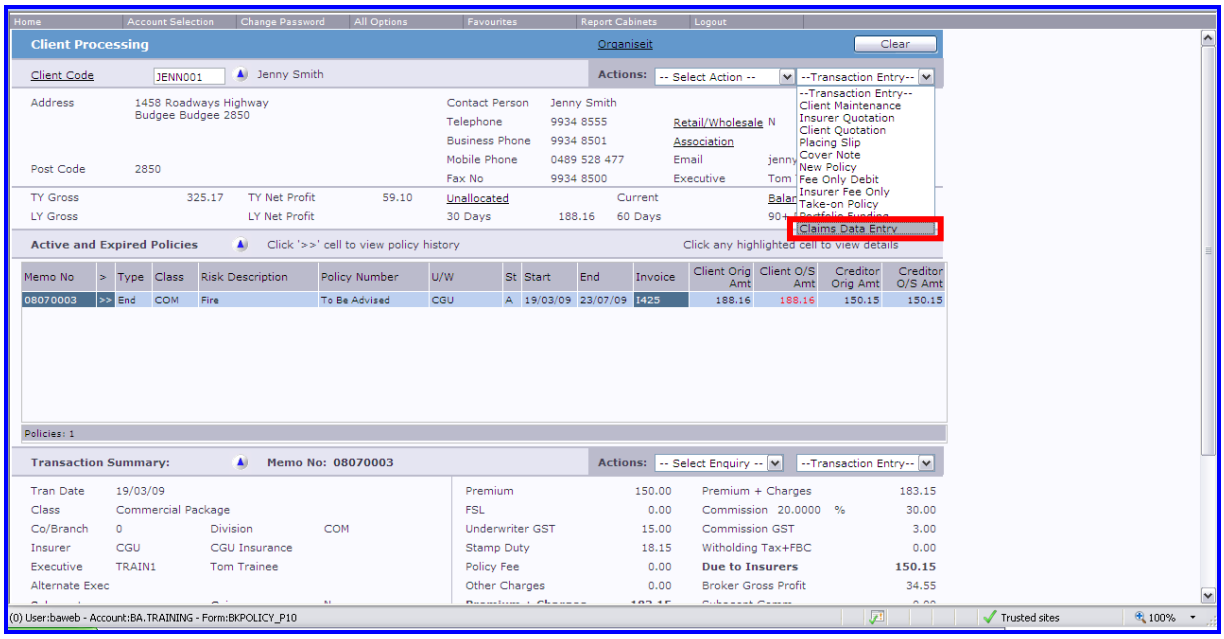
Accessing Claims (Enquiry Only) From the Client Processing Screen

From the Client Processing screen you can access the Claims Enquiry System by selecting **Claims Enquiry** from the **Actions** drop down list as shown below:

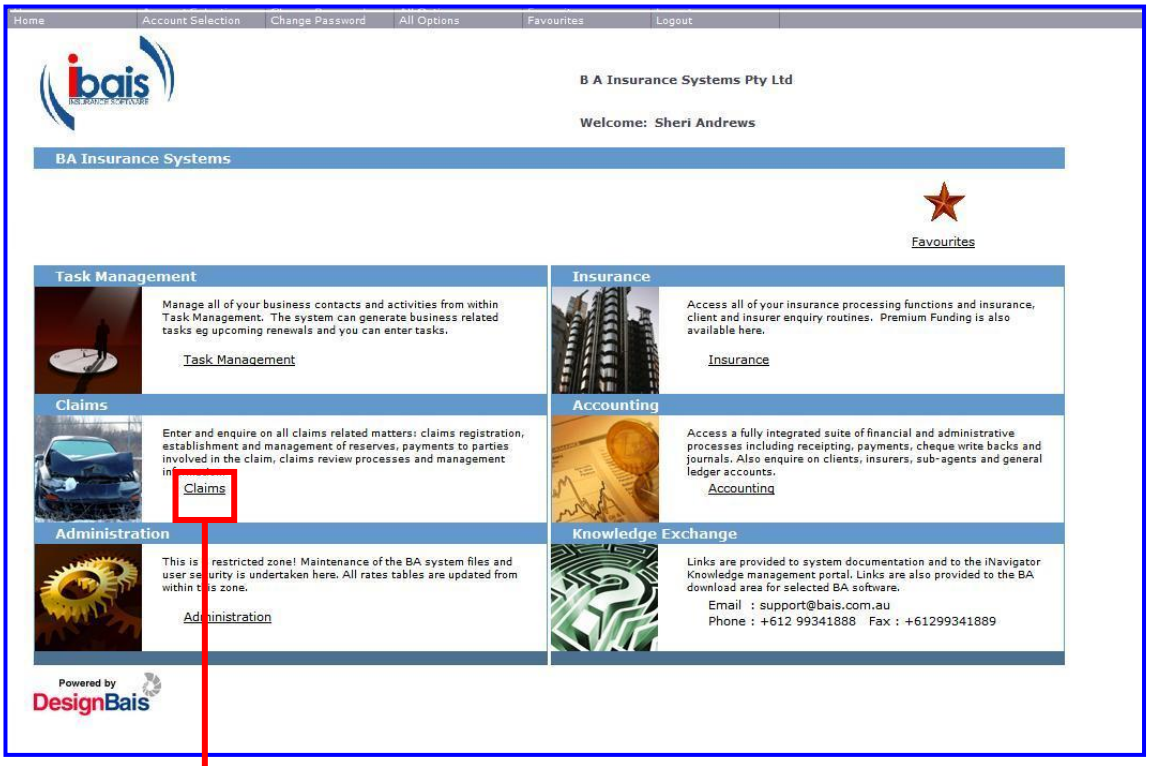


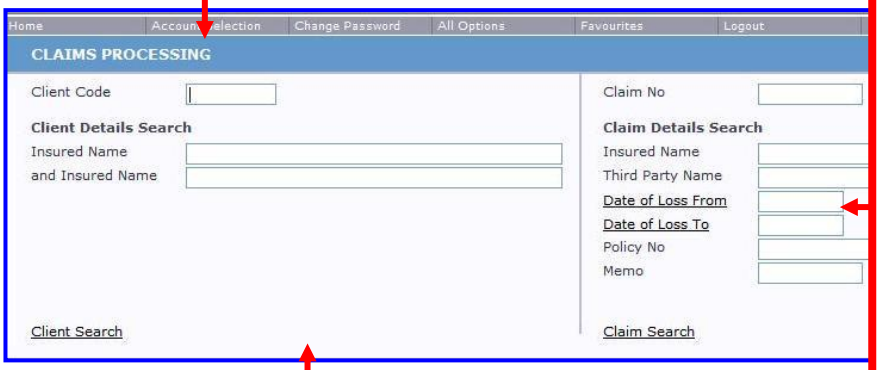
Accessing Claims Processing and Enquiry

From the **Client Processing Screen**, if a user belongs to a security group with **Full Access to Claims Data Entry**, it can be accessed from the **Transaction Entry Drop Down** as shown below:



From the Home screen you can access Claims by clicking on the underlined **Claims** as shown below


Home
Account Selection
Change Password
All Options
Favourites
Logout
B A Insurance Systems Pty Ltd
Welcome: Sheri Andrews
BA Insurance Systems
Favourites
Task Management
Manage all of your business contacts and activities from within Task Management. The system can generate business related tasks eg upcoming renewals and you can enter tasks.
Task Management
Insurance
Access all of your insurance processing functions and insurance, client and insurer enquiry routines. Premium Funding is also available here.
Insurance
Claims
Enter and enquire on all claims related matters: claims registration, establishment and management of reserves, payments to parties involved in the claim, claims review processes and management
Claims
Accounting
Access a fully integrated suite of financial and administrative processes including receipting, payments, cheque write backs and journals. Also enquire on clients, insurers, sub-agents and general ledger accounts.
Accounting
Administration
This is restricted zone! Maintenance of the BA system files and user security is undertaken here. All rates tables are updated from within this zone.
Administration
Knowledge Exchange
Links are provided to system documentation and to the iNavigator Knowledge management portal. Links are also provided to the BA download area for selected BA software.
Email : support@bais.com.au
Phone : +612 99341888 Fax : +61299341889
Powered by DesignBais

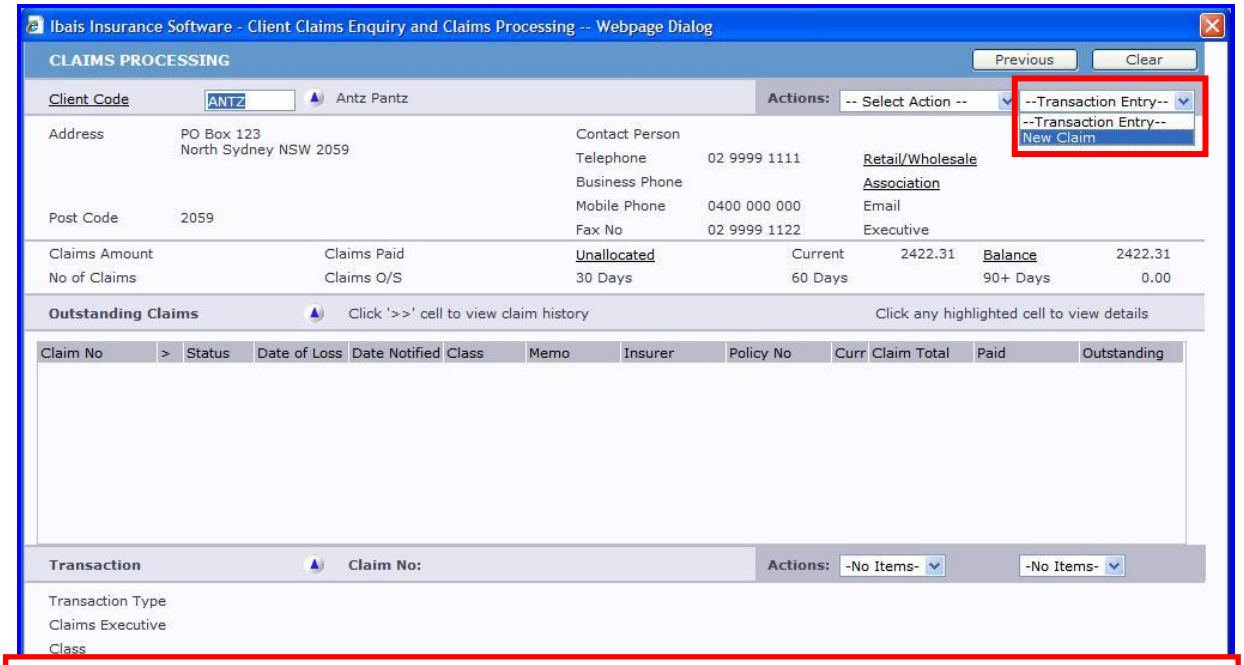


Using the search options above, you can look up a client using their name or input the Client Code if known. Then click on Client Search to call the Claims Processing screen.

Using the search options you can look up a claim using any of the available criteria – e.g you can use the Date of Loss or Memo Number. You can use more than one option to narrow the search even further. If known, you can enter the Claim Number instead of using Look Up.
Click on Claim Search to complete the search and open the Claims Processing screen.

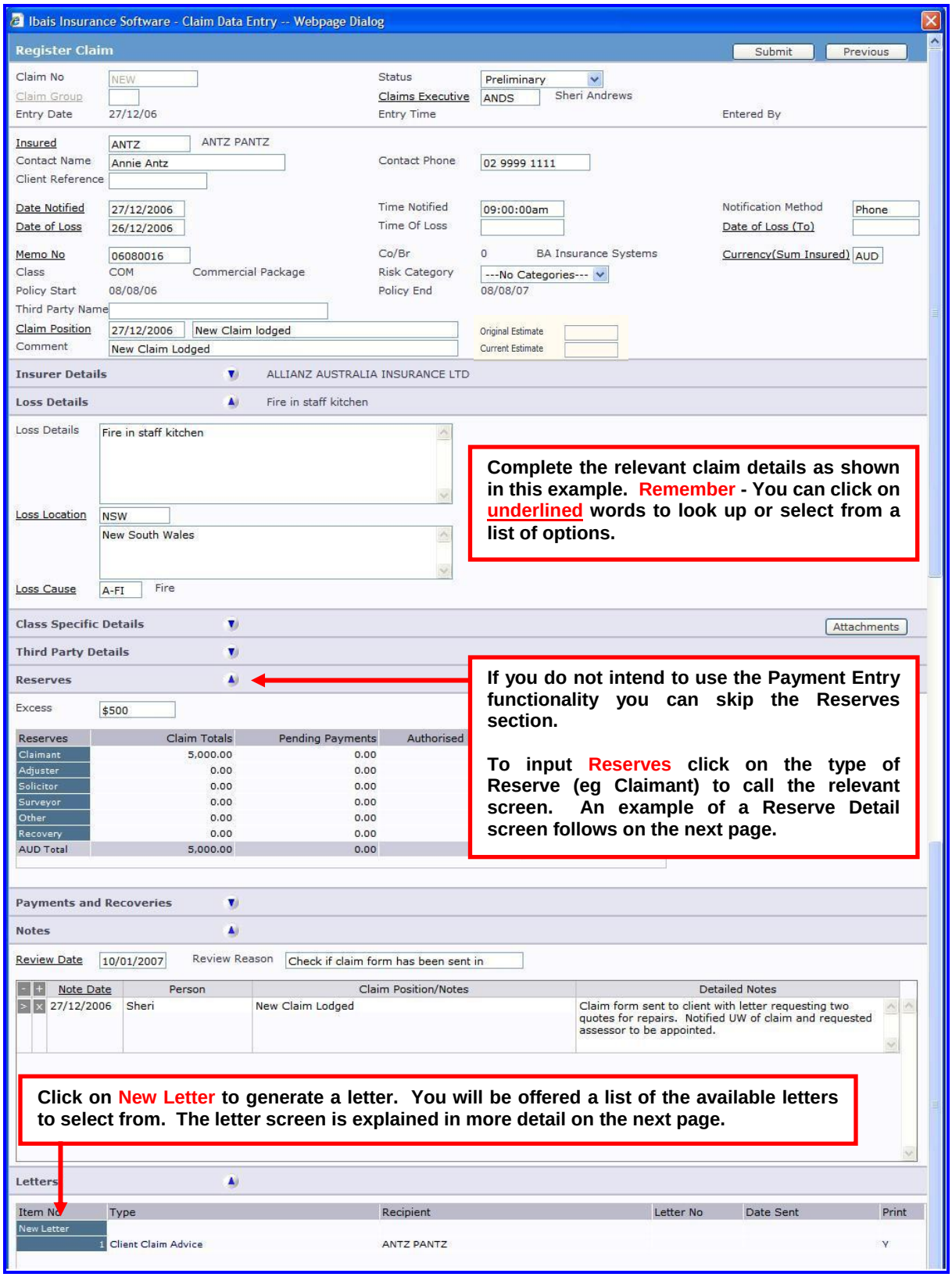
Registering a New Claim

To register a new claim, select **New Claim** from the **Transaction Entry** drop down menu.



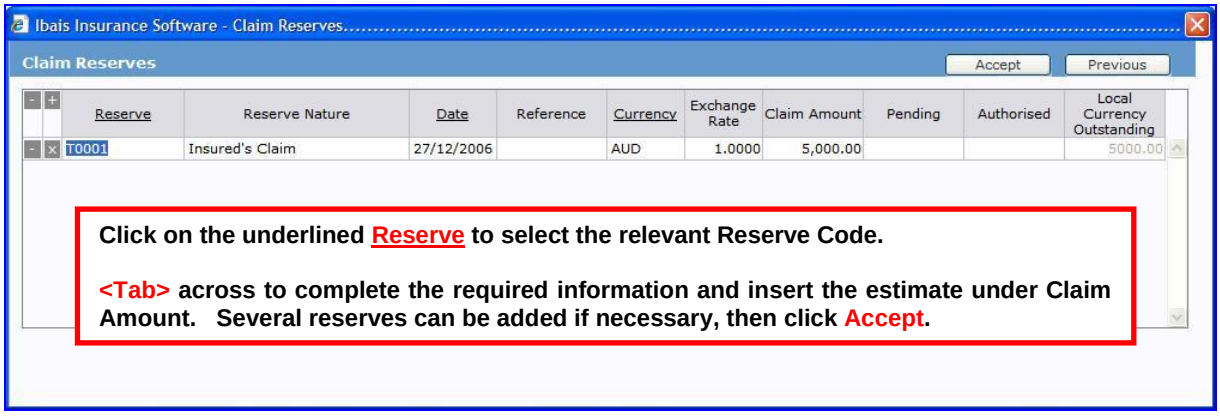
Note: **At any time you can access the Client's Policy in Enquiry mode to verify the details of cover or confirm the payment status either by selecting the Policy Enquiry option from the Actions drop down menu as shown below:**

Or by clicking on the View Policy button within the Claims Processing screen:


Ibais Insurance Software - Claim Data Entry -- Webpage Dialog
Register Claim
Submit
Previous
Claim No NEW
Claim Group
Entry Date 27/12/06
Status Preliminary
Claims Executive ANDS Sheri Andrews
Entry Time
Entered By
Insured ANTZ ANTZ PANTZ
Contact Name Annie Antz
Client Reference
Contact Phone 02 9999 1111
Date Notified 27/12/2006
Date of Loss 26/12/2006
Time Notified 09:00:00am
Time Of Loss
Notification Method Phone
Date of Loss (To)
Memo No 06080016
Class COM Commercial Package
Policy Start 08/08/06
Co/Br 0 BA Insurance Systems
Risk Category ---No Categories---
Policy End 08/08/07
Currency(Sum Insured) AUD
Third Party Name
Claim Position 27/12/2006 New Claim lodged
Comment New Claim Lodged
Original Estimate
Current Estimate
Insurer Details ALLIANZ AUSTRALIA INSURANCE LTD
Loss Details Fire in staff kitchen
Loss Details Fire in staff kitchen
Loss Location NSW
New South Wales
Loss Cause A-FI Fire
Class Specific Details
Attachments
Third Party Details
Reserves
Excess $500
Reserves Claim Totals Pending Payments Authorised
Claimant 5,000.00 0.00
Adjuster 0.00 0.00
Solicitor 0.00 0.00
Surveyor 0.00 0.00
Other 0.00 0.00
Recovery 0.00 0.00
AUD Total 5,000.00 0.00
Payments and Recoveries
Notes
Review Date 10/01/2007
Review Reason Check if claim form has been sent in
Note Date Person Claim Position/Notes Detailed Notes
27/12/2006 Sheri New Claim Lodged Claim form sent to client with letter requesting two quotes for repairs. Notified UW of claim and requested assessor to be appointed.
Letters
Item No Type Recipient Letter No Date Sent Print
New Letter
1 Client Claim Advice ANTZ PANTZ Y
Complete the relevant claim details as shown in this example. Remember - You can click on underlined words to look up or select from a list of options.
If you do not intend to use the Payment Entry functionality you can skip the Reserves section.
To input Reserves click on the type of Reserve (eg Claimant) to call the relevant screen. An example of a Reserve Detail screen follows on the next page.
Click on New Letter to generate a letter. You will be offered a list of the available letters to select from. The letter screen is explained in more detail on the next page.

Entering Reserves

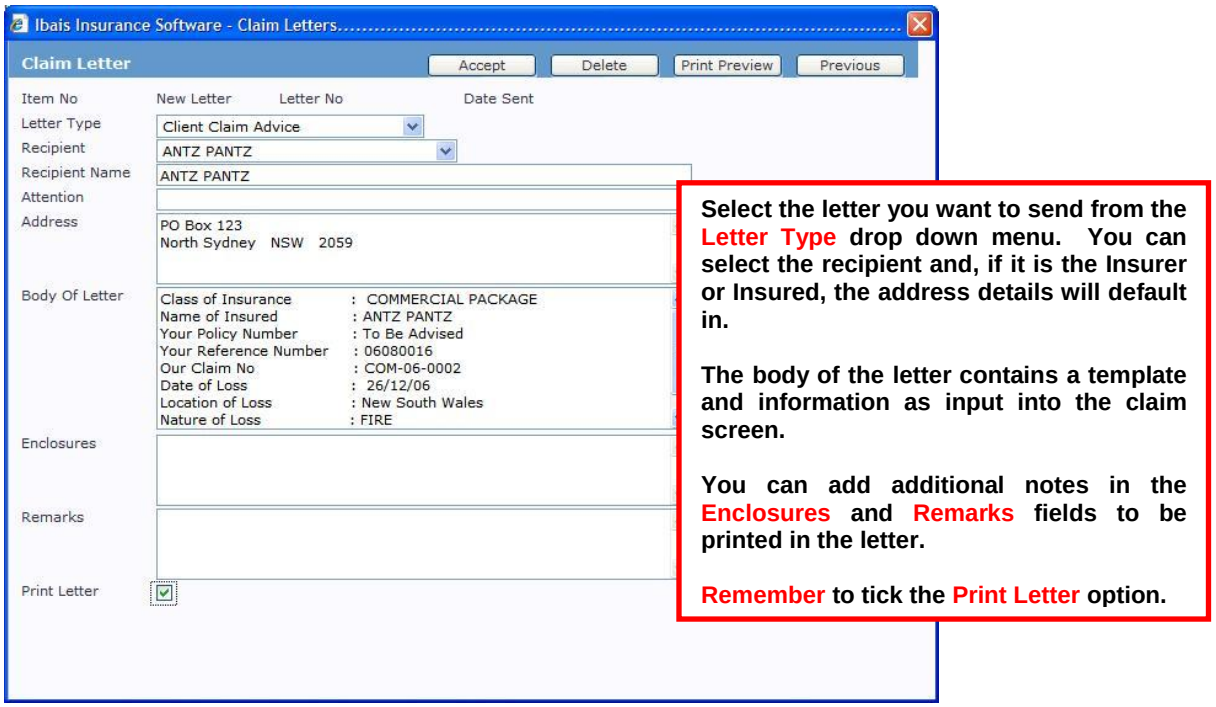
As mentioned previously, clicking on the **Reserves** Type will open the Reserves screen. Shown here is an example of the Claimant Reserves Screen.



Generating Letters

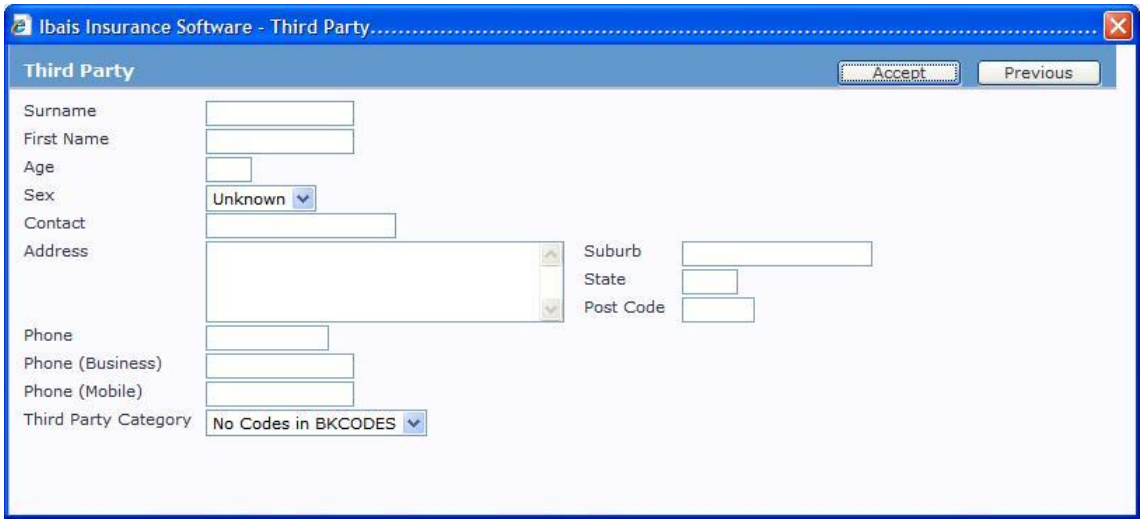
As mentioned previously, clicking on **New Letter** calls a screen which allows you to generate letters.

The following screen is displayed:

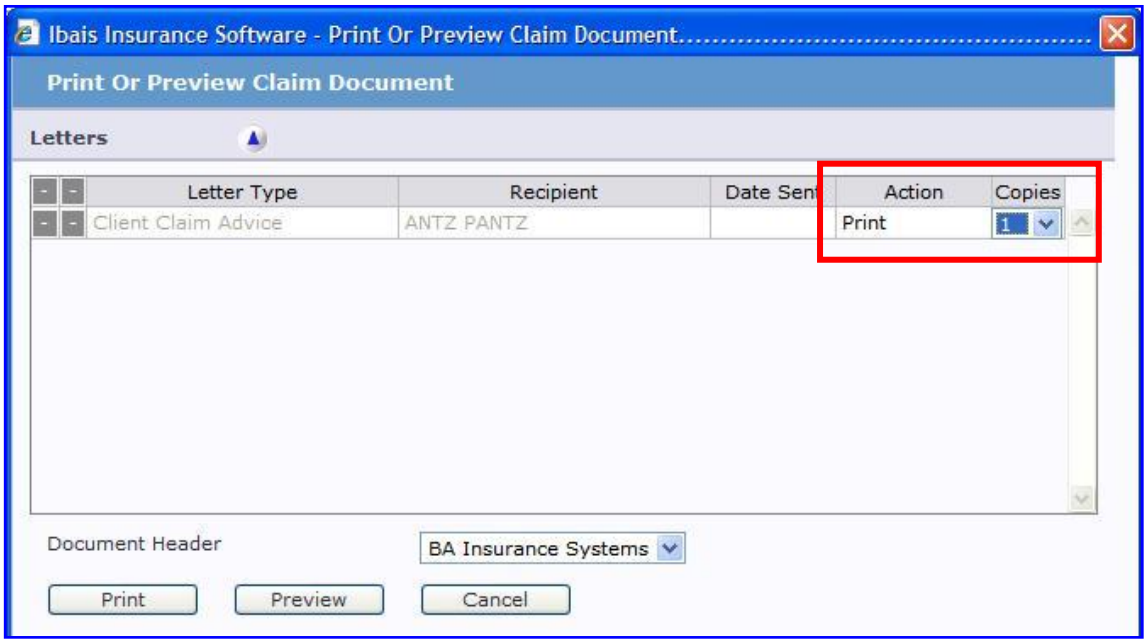

Ibais Insurance Software - Claim Letters
Claim Letter
Accept
Delete
Print Preview
Previous
Item No
New Letter
Letter No
Date Sent
Letter Type
Client Claim Advice
Recipient
ANTZ PANTZ
Recipient Name
ANTZ PANTZ
Attention
Address
PO Box 123
North Sydney NSW 2059
Body Of Letter
Class of Insurance : COMMERCIAL PACKAGE
Name of Insured : ANTZ PANTZ
Your Policy Number : To Be Advised
Your Reference Number : 06080016
Our Claim No : COM-06-0002
Date of Loss : 26/12/06
Location of Loss : New South Wales
Nature of Loss : FIRE
Enclosures
Remarks
Print Letter
Select the letter you want to send from the Letter Type drop down menu. You can select the recipient and, if it is the Insurer or Insured, the address details will default in.
The body of the letter contains a template and information as input into the claim screen.
You can add additional notes in the Enclosures and Remarks fields to be printed in the letter.
Remember to tick the Print Letter option.

Optional Screens

There are optional screens available such as **Third Party Details** and **Specific Details** screens which vary dependent on the Policy Class. An example is shown below of one of the **Third Party** screens available. Discuss your requirements with Support if you are not using any optional screens and would like to.



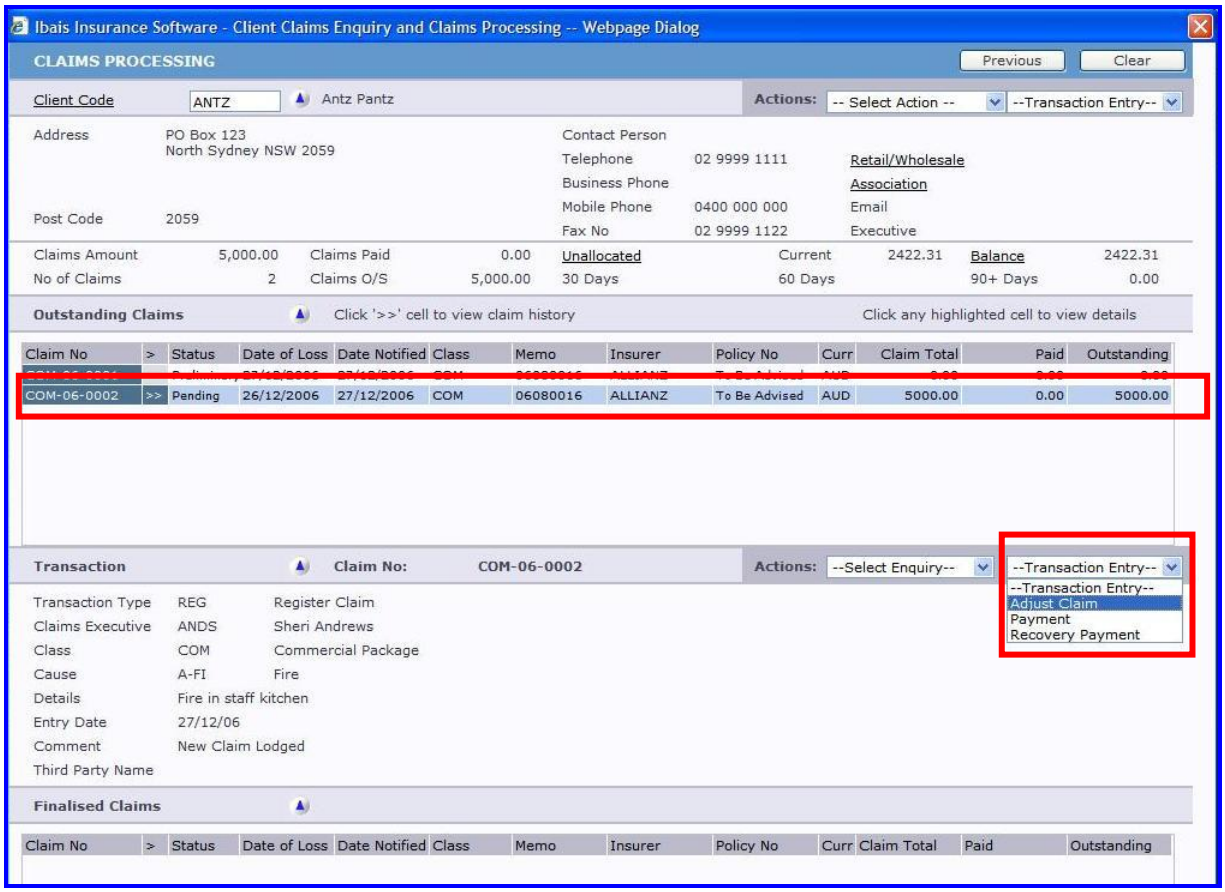
Once all the details of your new claim have been captured, and **letters** generated if required, you can submit your claim and (if letters are being generated) you will be offered the option to **print** or **email** (select the required option from the drop down list). You also need to select the **number of copies** to be printed.



Adjusting a Claim

When a claim has been registered, it can be updated, at any time, with additional information or to generate additional letters.

Highlight the claim to be adjusted and select **Adjust Claim** from the **Transaction Entry** drop down menu as shown below.

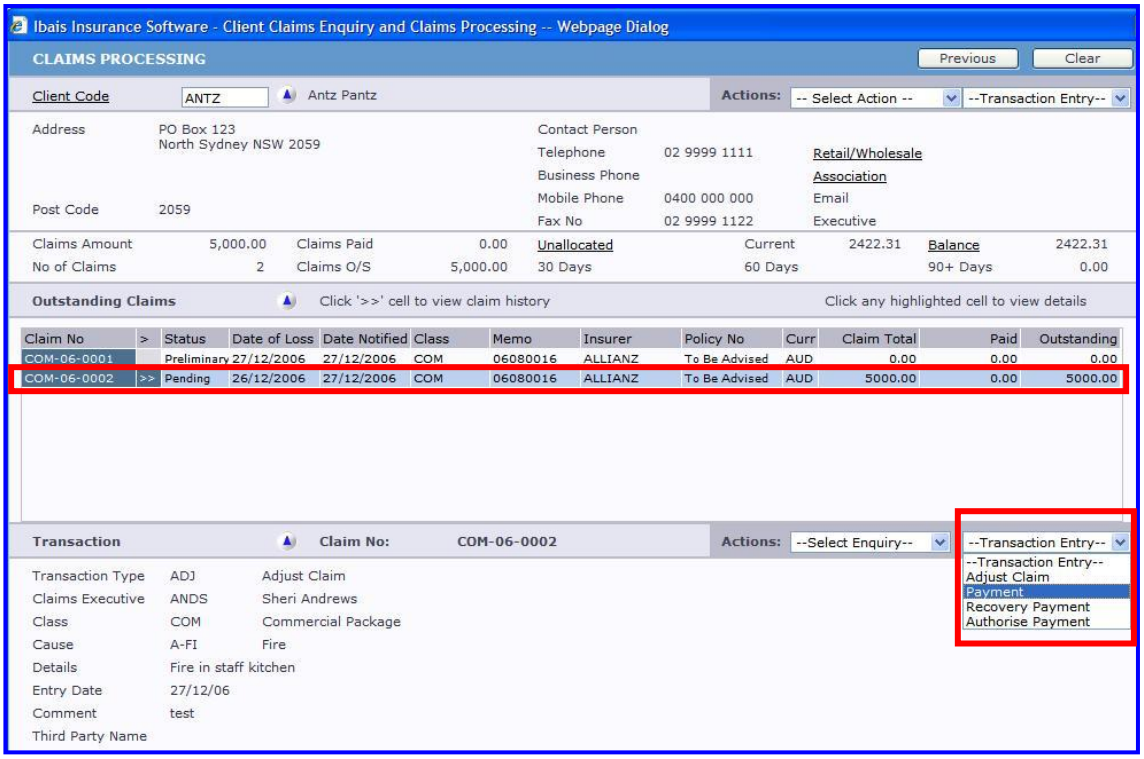


Selecting **Adjust Claim** opens the Claim screen (as seen in **Register Claim** above) and allows you to update the data.

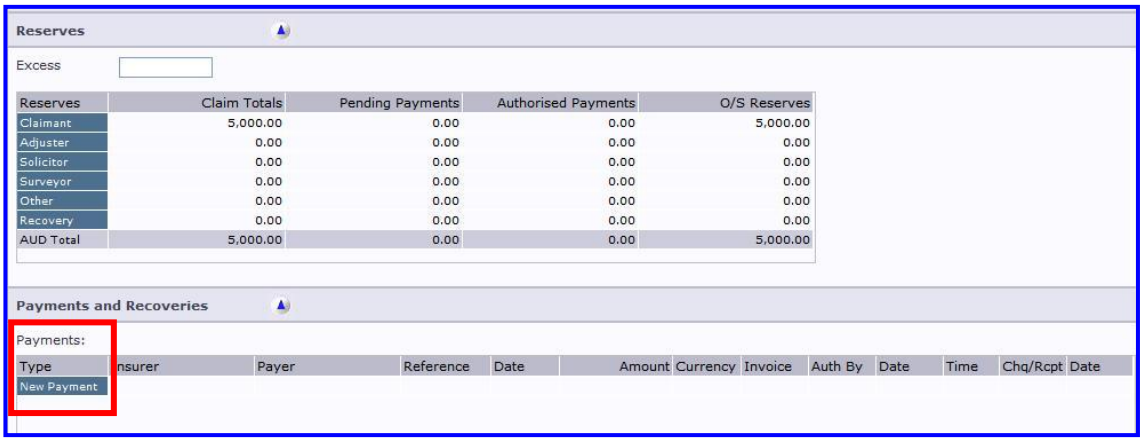
Remember to add a note in the Notes section and update the Review Date and Reason, when adjusting a claim.

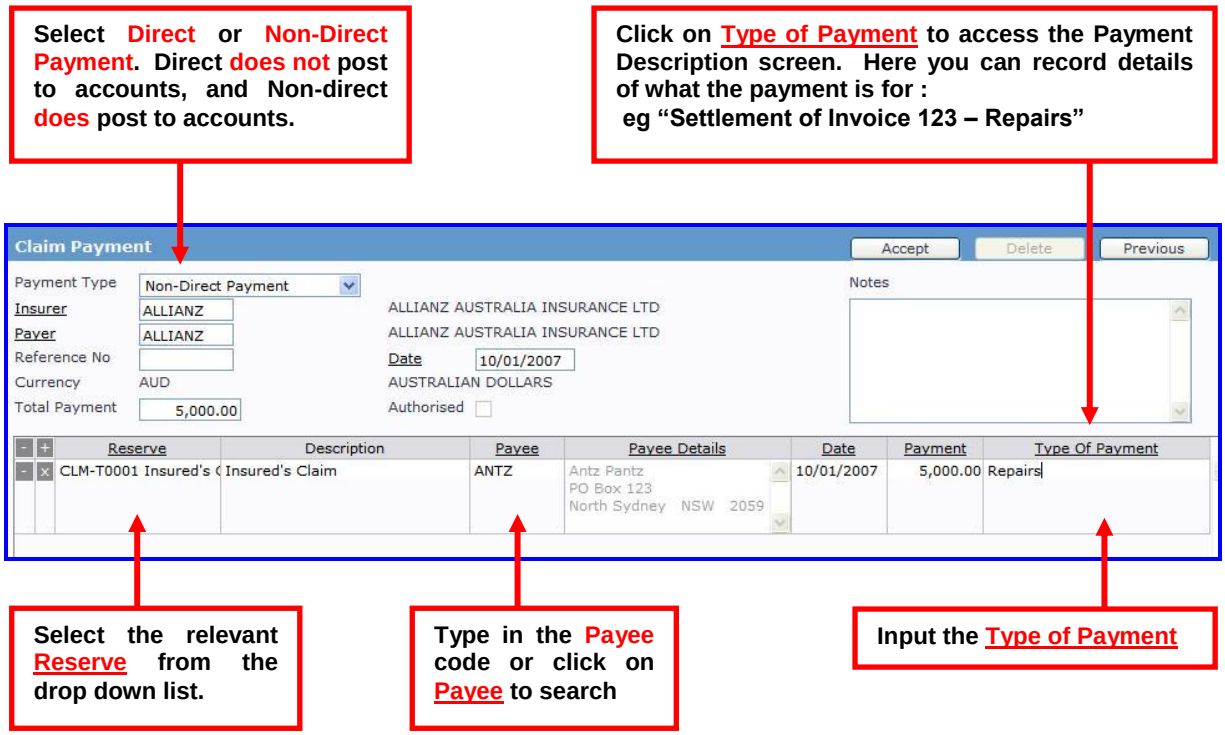
Entering Payments and Recoveries

Highlight the claim for which a payment or recovery is to be entered and select **Payment** (or **Recovery Payment**) from the **Transaction Entry** drop down menu as shown below.



You must have a **valid** **reserve entered** prior to making a payment. If a reserve has been entered you can select **New Payment** as shown below:





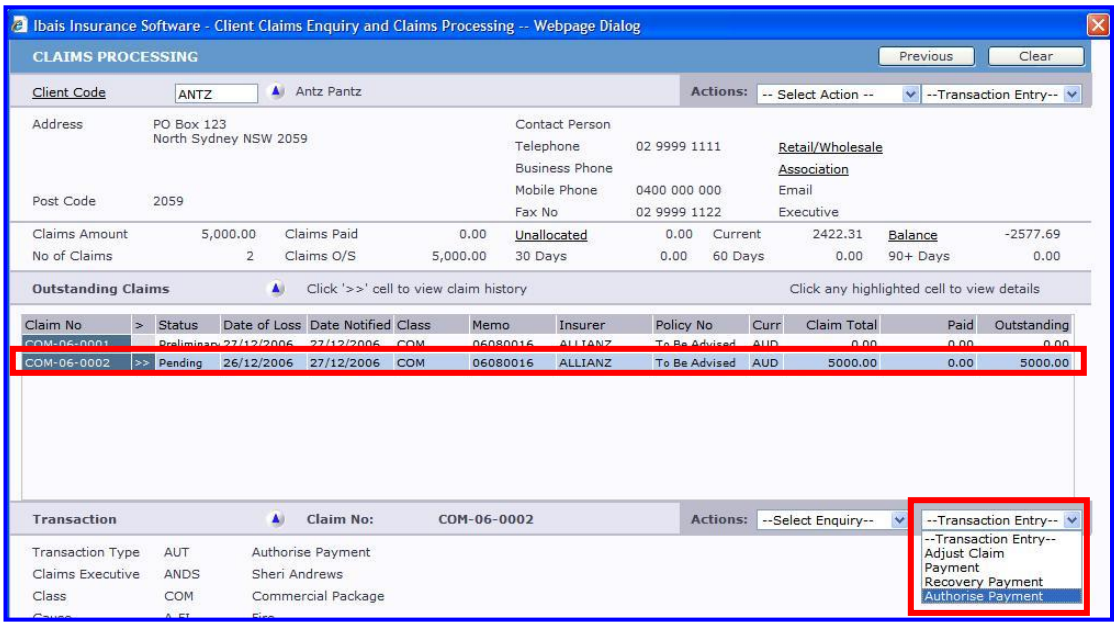
Once details are completed **Submit** the Payment screen.

Remember to add your Notes and update Review Date and Reason, and then Submit the transaction.

Non-direct Payments require authorising as a separate transaction. **Direct Payments** are not posted to accounts and, therefore, do not require authorising.

Authorising Payments

Highlight the claim for which a payment or recovery is to be authorised and select **Authorise Payment** from the **Transaction Entry** drop down menu as shown below.



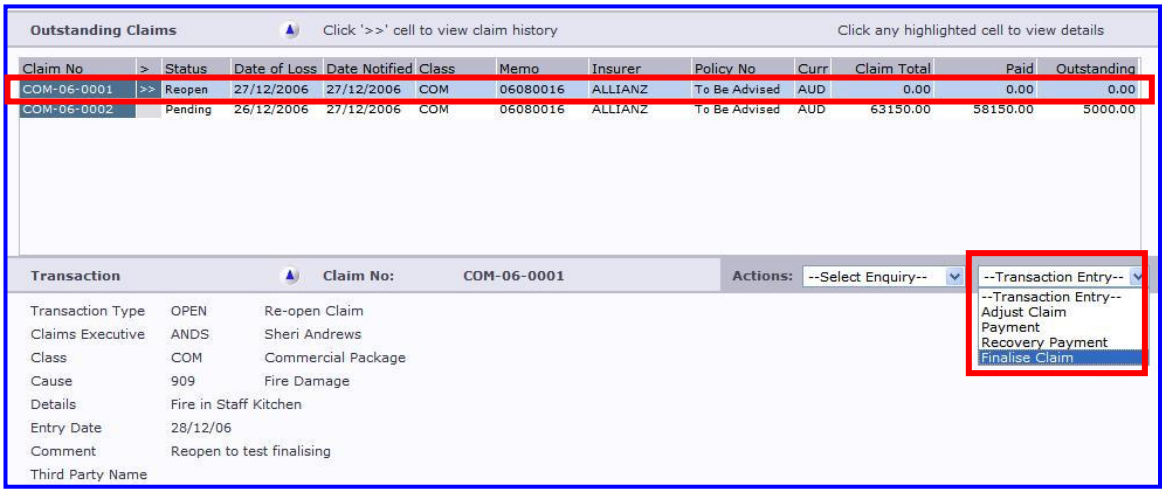
Once the claim screen is called, go to the **Payment to be Authorised** and (when you have checked and confirmed the details are all correct), click on the **Authorised** tick box as shown below:

Once the **Authorised** tick box has been ticked, click **Accept** to submit the Payment screen.

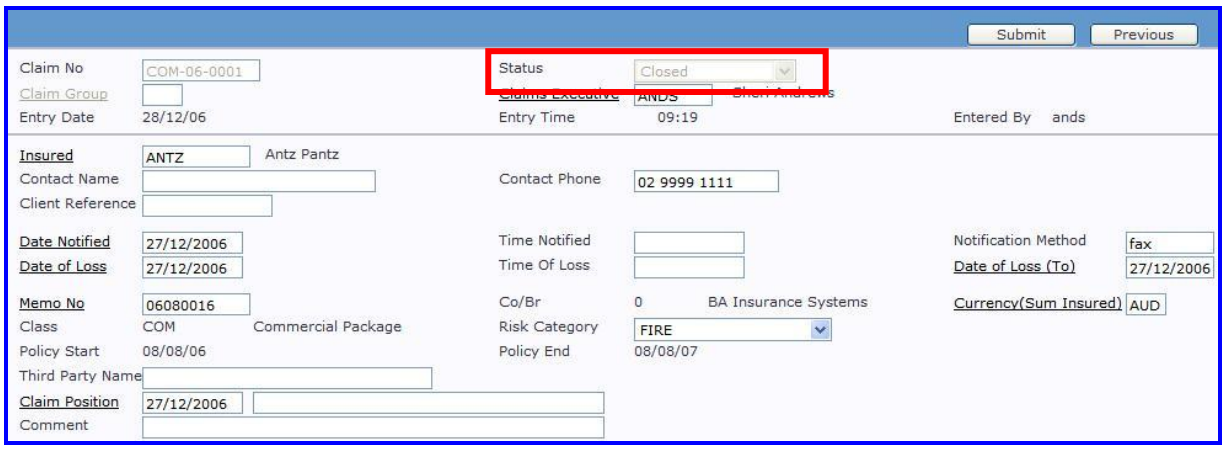
Remember to add your Notes and update Review Date and Reason, and then Submit the transaction.

Finalising a Claim

Highlight the claim to be finalised and select **Finalise Payment** from the **Transaction Entry** drop down menu as shown below.


Outstanding Claims
Click '>>' cell to view claim history
Click any highlighted cell to view details
Claim No | > | Status | Date of Loss | Date Notified | Class | Memo | Insurer | Policy No | Curr | Claim Total | Paid | Outstanding
COM-06-0001 | >> | Reopen | 27/12/2006 | 27/12/2006 | COM | 06080016 | ALLIANZ | To Be Advised | AUD | 0.00 | 0.00 | 0.00
COM-06-0002 | | Pending | 26/12/2006 | 27/12/2006 | COM | 06080016 | ALLIANZ | To Be Advised | AUD | 63150.00 | 58150.00 | 5000.00
Transaction
Claim No: COM-06-0001
Actions: --Select Enquiry--
--Transaction Entry--
--Transaction Entry--
Adjust Claim
Payment
Recovery Payment
Finalise Claim
Transaction Type OPEN Re-open Claim
Claims Executive ANDS Sheri Andrews
Class COM Commercial Package
Cause 909 Fire Damage
Details Fire in Staff Kitchen
Entry Date 28/12/06
Comment Reopen to test finalising
Third Party Name

When the claim screen is displayed, the **Status** of the claim is automatically altered to **Closed,** as shown below:



Update any details as required, and **remember to add your Notes**. **Submit** when completed and the claim is finalised.